

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

**ORDER GRANTING MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND  
CODEBTOR STAY AS TO JULIE A. KREAMER ON FIRST MORTGAGE FOR REAL  
PROPERTY LOCATED AT 507 COLUMBIA AVENUE, LANSDALE, PA 19446**

This matter came before the Court on the Motion for Relief from Stay and the Codebtor Stay (the "Motion") filed by Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust J ("Creditor") regarding the real property located at 507 Columbia Avenue, Lansdale, PA 19446.

Creditor has alleged that good cause for granting the Motion exists, and that Debtor and Codebtor, counsel for the Debtor, the Chapter 13 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 and the codebtor stay imposed by § 1301 of the Bankruptcy Code are

terminated with respect to the Creditor, its successors, and assigns and that the fourteen (14) day stay of the order imposed by Bankruptcy Rule 4001(a)(3) is waived.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Note, to foreclose the mortgage in accordance with state law, to apply the net proceeds to the obligation, and to otherwise exercise its contractual and state law rights as to the Property.

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall discontinue all payments to Creditor on its claim under the Chapter 13 Plan filed by the Debtor(s). Should Creditor seek to file any unsecured deficiency claim, Creditor shall do so no later than 90 days after this Order is entered. If the Property has not been sold, the deficiency claim is to be estimated.

Date: \_\_\_\_\_

---

Judge Patricia M. Mayer  
United States Bankruptcy Judge

**SUBMITTED BY:**

/s/Alyk L. Oflazian  
\_\_\_\_\_  
Alyk L. Oflazian (312912)  
Adam B. Hall (323867)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
Telephone: 614-220-5611  
Fax: 614-627-8181  
Attorneys for Creditor  
The case attorney for this file is Alyk L. Oflazian.  
Contact email is ALOflazian@manleydeas.com

CC:

Alyk L. Oflazian, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028,  
Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107, ecfemails@ph13trustee.com (notified by ecf)

MICHAEL W. GALLAGHER, Attorney for Debtor, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462, mwglaw@msn.com (notified by ecf)

Christopher R. Kreamer, Debtor, 507 Columbia Avenue, Lansdale, PA 19446 (notified by regular US Mail)

Julie A. Kreamer, Codebtor, 507 Columbia Avenue, Lansdale, PA 19446-3505 (notified by regular US Mail)